



CAREGIVERS

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Depression in Older Adults

Article provided by Familycaregiver.com

Perhaps you've heard happiness described as "something to do, someone to love, and something to look forward to." For many older adults, maintaining an optimistic attitude may be difficult, as losses abound. Loss of health, loss of recognition, or loss of loved ones may bring feelings of sadness.

Sadness can be a normal reaction to painful life events. But when sadness is prolonged and interferes with everyday life, it may be a sign of depression. Depression in older adults is common and treatable, but often unrecognized and untreated. Depression affects approximately 15 out of every 100 adults in the United States. This disorder affects a much higher percentage of older adults who are in hospitals and nursing homes.

Those who become depressed in late life may have a history of depression, or experience it for the first time. Medical illness may serve as a trigger in both cases. When someone is already ill, depression can be both more difficult to recognize and more difficult to endure. Unless the person or the family caregiver reports symptoms, many physicians will not look for depression. This is especially a problem when a physician with little experience or training in treatment of older adults believes that sadness and fatigue are just part of normal aging. If diagnosed and treated, depression in older adults can be successfully treated.

Symptoms - According to the American Association of Geriatric Psychiatry, the most common symptoms of late life depression includes:

- persistent sadness (lasting two weeks or more)
- feeling slowed down
- excessive worries about finances and health problems
- frequent tearfulness
- feeling worthless or helpless
- weight changes
- pacing and fidgeting
- difficulty sleeping

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- difficulty concentrating
- physical symptoms such as pain or gastrointestinal problem
- Withdrawing from regular social activities
- Neglecting personal appearance
- Reduced interest in daily living activities such as cooking and taking care of a home

Statements such as: "It's too much trouble," "I don't feel well enough" or "I don't have the energy" may indicate depression. Of course, these symptoms can also indicate other physical illness. Only a doctor can diagnose. A complete medical check up, including medical tests and a candid discussion with the physician, is the first step.

The good news is that depression in older adults can be successfully treated. Medications, exercise, and support from family and friends can help manage depression. Untreated; depression can lead to other health problems and affect many areas of life.

Depression in the family caregiver is also normal. Those who are caring for an older adult should be sensitive to their own feelings and receive regular medical care. Those who care for an older adult and work should be aware of employee health benefits and employee assistance programs, and make use of them as needed. Contact the company Human Resources department. Links to additional information about online resources and education about depression are available at www.familycaregiversonline.net.

Medicare Part D Enrollment Help

The Baltimore City Commission on Aging and Retirement Education's (CARE) Senior Health Insurance Program (SHIP)

will be assisting persons with Medicare to review and enroll in a Medicare prescription drug plan beginning Wednesday, November 16, 2005 at local senior centers.

Please call the CARE for more information at

410 396-4932. You must bring your Medicare card, other health insurance, prescription coverage cards, and a list of the prescription drugs that you are currently taking.

Free Caregivers & Volunteer Training Class

By Jose Jimenez

The Baltimore City Commission on Aging and Retirement Education (CARE) National Family Caregivers Program is in the process of developing a Training Program for caregivers and volunteers. We would like to have your input and suggestions before we make our final decision on the program, curriculum and activities. The training program would be an 18-hour course to train caregivers and volunteers on different subjects, such as how to care for someone on bed rest, how to manage medication, fall prevention, fire safety, etc. The training course would be divided into 9 to 12 sessions lasting about 1 ½ hours each. At the end of the training course, you would get a certificate of completion and be entered into our trained caregivers database, which would be used for our future support program.

Please call the NFCSP at 410-396-1337 to complete a survey over the phone which will help our evaluation and determination of the training program. Your response and any comments will be treated with utmost confidentiality. After the results are tabulated and compiled, we will issue a report.

FREE Tax Preparation and Earned Income Credit

Earn It... If you make less than \$35,263 in 2005, you may qualify for the Earned Income Tax Credit (EITC) - a credit that will pay some families up to \$4,400 based on family size and income. Come to a free tax preparation site to see what you may qualify for.

Keep It... Don't pay expensive tax or "rapid refund" fees. Well-trained volunteers will prepare and e-file your taxes for FREE!

Save It... Open a bank account, build savings or pay bills and improve your credit. Ask the volunteers at the tax site about ways to put your money to work for you.

» WHAT YOU NEED

When you come to the FREE tax location, bring the following:

- A social security card for EACH family member
- W-2 forms for all jobs worked in 2005
- Child care provider name, address, and tax ID number
- A voided check for direct deposit into your banking account
- A copy of last year's tax return
- Any document or information about money you have received from the IRS, including the advanced Child Tax Credit
- All 1099 forms for other income, if any
- Any other tax related documents you have received
- Every adult on your return must come to sign the return

To make an appointment at one of our locations call 410-234-8008, Mon-Sun 8AM-11PM

CARE: "Making a difference for Caregivers."

A Consumer's Guide to Home Care: Making Good Choices

By Zanda Hilger, Elder Family Caregiver Education, Area Agency on Aging

Older adults want to remain in their homes and live independently. However, they may need help in the form of "long-term care" if illness or disease makes it difficult to carry on daily activities.

If your loved one needs assistance with self-care, get as much information as you can about the condition that has created that need for assistance. Has a doctor evaluated the condition? Is it expected to be temporary or permanent? What medications have been prescribed, and what are they intended to do? What other types of treatments (e.g., physical therapy) are recommended? What type of in-home care is necessary?

If your loved one needs skilled care, see if Medicare will pay for it. Medicare covers skilled care in the home if it is medically necessary, ordered by a doctor, and provided by an agency that is certified by Medicare. Long-term care insurance may also pay for home health services.

The **Medicare** website provides comprehensive information including definitions of types of services, benefits, qualifications, what you should do, and helpful advice. In addition, it helps identify certified home health agencies that provide services in a certain area.

To access the Medicare website, go to www.medicare.gov and click the link on the left that is labeled "Long Term Care." That link will take you to a page that includes other links, including "Steps to Choosing Long-Term Care," "Types of Long-Term Care, Paying for Long-Term Care."

Finding programs that help pay for unskilled care can be more of a challenge; Older and disabled persons who have limited income and resources may be eligible for unskilled in-home services through the Texas Department of Aging and Disability Services (DADS).

There are usually lengthy waits for DADS' community-based care programs that provide unskilled care. Area agencies on aging may also provide light housekeeping or personal assistance services to older persons who have difficulty performing these services on their own. To locate an area agency on aging in the State of Texas, call 1-800-252-9240.

If you're just getting started in a search for in-home programs and benefits, go to www.benefitscheckup.org. **Benefits Checkup** is the nation's most comprehensive online screening for federal, state and some local private and public benefits for persons age 55 and over.

On average there are 50 to 70 programs available to individuals per state. In addition to identifying programs that may be able to help older adults, **Benefits Checkup** also provides local contact information and application materials.

Many families find the services of a Geriatric Care Manager helpful. According to the National Association of Geriatric Care Managers, "a geriatric care manager is a health and human services professional, such as a gerontologist, nurse, social worker, or psychologist with a specialized focus on issues related to aging and elder care. "Geriatric care managers or case managers work privately with older adults and their families to create a plan of care that meets the needs of the older adult. They are usually paid directly by clients. To locate a geriatric care manager, go to www.caremanager.org.

An invaluable one-stop on the internet for everything related to elder care is www.familycaregiversonline.net. This is a site jointly funded by the three area agencies on aging in the north central Texas area serving 16 counties.

Be a wise consumer. Once you identify providers for home care, use the questions below to evaluate the fit between the needs of the care receiver and the home care provider:

1. How long has the agency been in business, serving your community?
2. How long has the agency provided this type of care?
3. Does the agency provide all the services your loved one needs?
4. Are the care receiver and family members involved when a care plan is developed and when changes are made?
5. Will the same worker be sent out each time, or will the agency use a team of workers?
6. When can the agency be contacted? Is someone available to answer questions after hours or in an emergency?
7. Does the provider have a good reputation and users who are satisfied with their services? Ask for a list of references from local physicians, health care professionals, discharge planners, and former clients.

8. Ask about licensing and accreditation. Is the agency licensed and accredited by a healthcare accreditation organization, such as the Joint Commission on the Accreditation of Healthcare Organizations (JCAHO)?
9. Is the agency Medicare certified? Only Medicare certified agencies can provide services covered by Medicare. It is also beneficial to determine if the agency will continue services if Medicare or other reimbursement sources are exhausted.

The agency you choose should work well with the doctor and your family to provide services that lead to greater health, safety and independence.



Making Mealtimes Pleasant for the Caregiver Receiver

By Jeanie Crane, Caregiver and Educator and Zanda Hilger, Elder Family Caregiver Education, Area Agency on Aging

Mealtimes for older adults are not just about food. They provide the opportunity for talking with others and catching up on family matters, the community, and world events. Mealtimes mark different times of the day and are important routines. Meals can be a meaningful, enjoyable activity for the Care Receiver and the Care Giver.

Mealtimes can become uncomfortable, frustrating and even unpleasant for a Care Receiver who has chronic illness and may be dealing with the affects of multiple medications. Caregivers can help make meals enjoyable by making thoughtful and appropriate changes.

Serve favorite foods by adapting recipes to Dietary Guidelines. The American Diabetes Association, American Heart Association, and the County Extension Service may have recipes or ideas to modify favorite recipes to make them healthier. Also, a search on the internet using the keywords 'healthier recipes' will provide links to many recipes. Don't forget to ask the doctor and hospital nutritionists for ideas. Although changing favorite recipes may create a different taste and texture, often the Care Receiver will still enjoy the food.

Adjust food consistency, texture and serving size to the Care Receiver's ability. You may want to add more liquid to make food easier to swallow. Use a blender or food processor to make the food smoother.

Some medications are to be taken with food. Adjust mealtimes and snack times to work with medication schedules. Some medications may affect taste and appetite. Make sure that you understand the side effects of all medications.

Provide as much choice as possible in food choices to provide the Care Receiver with a sense of control.

Avoid serving sizes too large to the Care Receiver. Being presented with large servings can be discouraging. Having smaller, more frequent meals can provide needed nutrients more pleasantly for them. Also, talk with the doctor about food liquid food supplements and vitamins to ensure proper nutrition.

The best option for many caregivers and older adults is home delivered meals through Meals on Wheels or going to senior centers and other community settings where "congregate" meals are served.

Avoiding Frauds, Scams & Identity theft

By Mike Regan, Security Consultant and Police Officer and
Zanda Hilger, Elder Family Caregiver Education, Area
Agency on Aging

If con artists were to profile their victims, chances are that victims would be age 65 and up. Increasingly, older people are prime targets for scams. According to national statistics, people over 65 constitute only 12 percent of the population, but they make up 30 percent of scam victims.

Statistics on Elder Fraud

Older adults with the lowest incomes experience higher violence rates than those with higher family incomes. Older adults with the highest family income have the highest rates of personal theft or household crime. Older people who are either separated or divorced, from among all marital statuses, have the highest rates of victimization for all types of crime. Older residents in cities have the highest rates of victimization for all types of crime, compared to suburban or rural elderly. Older renters are more likely than owners to experience both violence and personal theft. However, older homeowners are more likely than renters to be victims of household crime.

Older adults tend to be more trusting and take people at their word or at a handshake; are more apt to be at home when smooth-talking con artists call; and are often home alone and willing to talk to telemarketers since they are lonely. Many older adult fear that inflation will erode their resources or that they will outlive their savings and that they won't be able to maintain their current lifestyles.

Be on guard against deals that promise high returns with little risks. If it sounds too good to be true, it usually is! Dishonest telemarketers or solicitors don't want to be friends; they just want to take money!

Use an answering machine or Caller I.D. to help screen calls and provide a record if you decides to contact authorities. Ask to be removed from telemarketing lists. To remove a name from many national direct mail lists, write Direct Marketing Association, P.O. Box 9008, Farmingdale, NY 11735-9014, and online at www.donotcall.gov.

Another idea is to purchase a cell phone and use instead of the land line. Another advantage of the cell phone is that the older adult can keep it with them at all times and can call if they fall or have an emergency.

Common Fraud against Older Adults

- Investments, business opportunities or franchises: Exaggerated claims for potential profits through investments and prepackaged businesses or franchises.
- Swindles ranging from land sales, oil and gas leases, art, rare coins, gems, franchises and distributors, and home equity skimming
- Prize promotions and sweepstakes: Telephone and direct mail sweepstakes, contests and lotteries that make exaggerated promises, require payment of advance fees, and seldom afford seniors a legitimate opportunity to win.
- Travel and vacations: Offers of free trips for discount travel that never materialize.
- Some repair contractors: Illegitimate contractors who never do the work or who perform minimal work for highly exaggerated prices, including "travelers" who move from town to town finding older victims for home repair scams.
- Charitable solicitations: Illegitimate charitable organizations with "impressive sounding names" who solicit money for personal, as opposed to legitimate charitable purposes.
- Caregiver fraud: Theft that occurs from older adults by those entrusted to help them, including family members, employees of caretaker institutions, and fraudulent health care billings.

Identity thieves open a new credit card account, using the person's name, date of birth, and Social Security number. When they use the credit card and don't pay the bills, the delinquent account is reported on the credit report of the person's name and social security number. Another tactic is to call a credit card issuer and, pretending to be the cardholder, change the mailing address on the credit card account. The imposter runs up charges on the account. Because the bills are being sent to the new address, the cardholder may not immediately realize there's a problem.

Minimize Risk and Reporting Identify Theft –

Catch Identity Theft Early:

- Order a credit report from each of the three major credit bureaus each year and make sure all the information is correct. If identify theft occurs, contact all three

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**CARE: Making a difference for
Caregivers**

**City of Baltimore
Martin O'Malley, Mayor
John P. Stewart, Executive Director**

BALTIMORE BELIEVE

- Equifax Credit Bureau, PO Box 74241, Atlanta, GA 30374-0241, (800)-685-1111, www.equifax.com
- Experian, PO Box 2002, Allen, TX 75013, (888) 397-3742, Experian.com
- Trans Union Corporation, PO Box 1000, Chester, PA 19022, (800) 888-4213 transunion.com
- Regularly check credit account records.
 - Close accounts that are no longer used.
 - Follow up with creditors if bills do not arrive on time. A missing credit card bill could mean an identity thief has taken over the credit card account and changed the billing address to cover his or her tracks.
 - Contact the credit card company as soon as you suspect there is a problem.
- Report identity theft.
 - Call the Federal Trade Commission at the toll-free number, 1-877-IDTHEFT (877-438-4338)
 - Report online at www.consumer.gov/idtheft
 - To local police.
- Establish cellular phone service in the older person's name. By carrying around a cell phone the older adult is also safer because he or she can call someone if there is any type of emergency
www.businessfraudprevention.com/Elderly.htm

Baltimore City Commission on Aging and Retirement Education
National Family Caregivers Support Program
10 N Calvert St, Ste. 300
Baltimore, MD 21202



Customer Name
Street Address
City ST ZIP Code

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BALTIMORE BELIEVE